

United States Bankruptcy Court  
Middle District of FloridaIn re:  
James S. Pendergraft, IV  
DebtorCase No. 18-06437-KSJ  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: cahyen  
Form ID: 309APage 1 of 2  
Total Noticed: 22

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db +James S. Pendergraft, IV, 609 Virginia Drive, Orlando, FL 32803-1844  
 27849781 +C.H. as Settlor of the, JF Spcl Needs Trust Admn Inc, C/O the Fernandez Firm,  
     2503 W. Swann Ave, Ste 100, Tampa, FL 33609-4017  
 27849784 +Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, Po Box 30285,  
     Salt Lake City, UT 84130-0285  
 27849786 ++GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122  
     (address filed with court: Gold Key Credit, Attn: Bankruptcy, Po Box 15670,  
     Brooksville, FL 34604)  
 27849788 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: jclark@youhavepower.com Oct 19 2018 23:12:03 Justin R Clark,  
     Attorneys Justin Clark & Associates PLLC, 500 Winderley Place, Suite 100,  
     Maitland, FL 32751

tr +EDI: QAMAHENDRU.COM Oct 20 2018 02:58:00 Arvind Mahendru, 5703 Red Bug Lake Road,  
     Suite 284, Winter Springs, FL 32708-4969

ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Oct 19 2018 23:12:41  
     United States Trustee - ORL7/13, Office of the United States Trustee,  
     George C Young Federal Building, 400 West Washington Street, Suite 1100,  
     Orlando, FL 32801-2210

27849776 EDI: HNDA.COM Oct 20 2018 02:58:00 American Honda Finance, Attn: Bankruptcy,  
     Po Box 168088, Irving, TX 75016

27849777 +EDI: AMEREXPR.COM Oct 20 2018 02:58:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
     El Paso, TX 79998-1540

27849778 EDI: BANKAMER.COM Oct 20 2018 02:58:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
     El Paso, TX 79998

27849779 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 19 2018 23:13:33  
     Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd., 5th Floor,  
     Coral Gables, FL 33146-1873

27849782 +EDI: CAPITALONE.COM Oct 20 2018 02:58:00 Cap1/kawas,  
     Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258

27849783 +EDI: CAPIO.COM Oct 20 2018 02:58:00 Capio Partners LLC, Attn: Bankruptcy, Po Box 3498,  
     Sherman, TX 75091-3498

27849785 +EDI: CIAC.COM Oct 20 2018 02:58:00 Citimortgage, Attn: Centralized Bankruptcy,  
     Po Box 9438, Gettysburg, MD 20898-9438

27849774 EDI: FLDEPREV.COM Oct 20 2018 02:58:00 Florida Department of Revenue, Bankruptcy Unit,  
     Post Office Box 6668, Tallahassee FL 32314-6668

27849787 +E-mail/Text: bankruptcy.notices@hdfs1.com Oct 19 2018 23:13:46 Harley Davidson Financial,  
     Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048

27849775 EDI: IRS.COM Oct 20 2018 02:58:00 Internal Revenue Service, Post Office Box 7346,  
     Philadelphia PA 19101-7346

27849773 +E-mail/Text: Bankruptcy@octaxcol.com Oct 19 2018 23:12:27 Orange County Tax Collector,  
     PO Box 545100, Orlando FL 32854-5100

27849789 +E-mail/Text: bkrgeneric@penfed.org Oct 19 2018 23:12:22 Pentagon Federal Cr Un,  
     Po Box 1432, Alexandria, VA 22313-1432

27849790 +E-mail/Text: bkdepartment@rtresolutions.com Oct 19 2018 23:13:16 Real Time Resolutions,  
     Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655

27849791 +EDI: USAA.COM Oct 20 2018 02:58:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
     10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27849780\* +Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd, 5th Floor,  
     Coral Gables, FL 33146-1873

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 113A-6

User: cahyen  
Form ID: 309A

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Arvind Mahendru amtrustee@gmail.com, amahendru@ecf.epiqsystems.com  
Justin R Clark on behalf of Debtor James S. Pendergraft, IV jclark@youhavepower.com,  
mspivak@youhavepower.com  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>James S. Pendergraft IV</b>	Social Security number or ITIN <b>xxx-xx-0559</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>      </b>
	First Name    Middle Name    Last Name	Social Security number or ITIN <b>      </b>
United States Bankruptcy Court <b>Middle District of Florida</b>		EIN <b>      </b>
Case number: <b>6:18-bk-06437-KSJ</b>		Date case filed for chapter <b>7 10/18/18</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	James S. Pendergraft IV	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	609 Virginia Drive Orlando, FL 32803	
<b>4. Debtor's attorney</b> Name and address	Justin R Clark Attorneys Justin Clark & Associates PLLC 500 Winderley Place, Suite 100 Maitland, FL 32751	Contact phone 321-282-1055 Email: <a href="mailto:jclark@youhavepower.com">jclark@youhavepower.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Arvind Mahendru 5703 Red Bug Lake Road Suite 284 Winter Springs, FL 32708	Contact phone (407) 504-2462

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

**For more information, see page 2 >**

Debtor James S. Pendergraft IV

Case number 6:18-bk-06437-KSJ

<b>6. Bankruptcy Clerk's Office</b>	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM  Contact phone 407-237-8000  Date: October 19, 2018
<b>7. Meeting of creditors</b>	<b>November 27, 2018 at 08:30 AM</b>	Location:  <b>George C. Young Courthouse, Suite 1203-B, 400 West Washington Street, Orlando, FL 32801</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	
<b>8. Presumption of abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> January 28, 2019
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call  
1-866-222-8029.